

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 10-18689-SJS

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Craig J Burgess
615 Summit Ave E #9
Seattle, WA 98102

Debra A Burgess
3823 42nd Ave SW
Seattle, WA 98116

Social Security/Individual Taxpayer ID No.:

xxx-xx-8778

xxx-xx-0955

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **July 27, 2010**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. §§ 727.

BY THE COURT

Dated: November 3, 2010

Samuel J. Steiner
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 10-18689

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 11

Date Rcvd: Nov 03, 2010

The following entities were noticed by first class mail on Nov 05, 2010.

db +Craig J Burgess, 615 Summit Ave E #9, Seattle, WA 98102-6013
jdb +Debra A Burgess, 3823 42nd Ave SW, Seattle, WA 98116-3819
952620408 BECU, PO Box 97050, Seattle, WA 98124-9750
952620410 +RBS Citizens NA, dba CCO Mortgage, 10561 Telegraph Rd, Glen Allen, VA 23059-4577
952620411 +RBS Citizens, s/i/i to, 1st Horizon Home Loans, 4000 Horizon Way #100,
Irving, TX 75063-2260
952620412 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 6335, Fargo, ND 58125)
952620413 +US Dept of Education, Direct Loan Servicing Ctr, PO Box 5609, Greenville, TX 75403-5609

The following entities were noticed by electronic transmission on Nov 04, 2010.

smg EDI: WADEPREV.COM Nov 03 2010 21:58:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
952620406 EDI: AMEREXPR.COM Nov 03 2010 21:58:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
952620407 +EDI: TSYS2.COM Nov 03 2010 21:58:00 Barclays Bank Delaware, Attn: General Correspondence,
PO Box 8801, Wilmington, DE 19899-8801
952620409 +EDI: DISCOVER.COM Nov 03 2010 21:58:00 Discover Card, PO Box 30421,
Salt Lake City, UT 84130-0421

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr RBS Citizens, N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2010

Signature:

